

JS 44 (Rev. 12/07)

## CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

## I. (a) PLAINTIFFS

SUSAN EBNER

(b) County of Residence of First Listed Plaintiff Philadelphia, PA  
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number)

Kalikhman & Rayz, LLC 1051 County Line Road, Suite "A"  
Huntingdon Valley, PA 19006 (215) 364-5030

## DEFENDANTS

UNITED RECOVERY SYSTEMS, LP, and DOES 1 through 10, inclusive,

County of Residence of First Listed Defendant Houston, TX  
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

## II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

## III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- |   | PTF                        | DEF                        |   | PTF                        | DEF                        |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State                   | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State     | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State                | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation  | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

## IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	<b>PERSONAL INJURY</b> <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark
<b>REAL PROPERTY</b> <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>CIVIL RIGHTS</b> <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	<b>PRISONER PETITIONS</b> <input type="checkbox"/> 510 Motions to Vacate Sentence <b>Habeas Corpus:</b> <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	<b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 800 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
			<b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	
			<b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	
			<b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	

## V. ORIGIN

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from another district (specify)
- ☐ 6 Multidistrict Litigation
- ☐ 7 Appeal to District Judge from Magistrate Judgment

## VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing. (Do not cite jurisdictional statutes unless diversity):  
15 U.S.C. §§ 1692 et seq.

Brief description of cause:  
FDCPA Claim

## VII. REQUESTED IN COMPLAINT:

☒ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

## VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

DEC - 4 2014

D.T.

RB

UNITED STATES DISTRICT COURT

14

6881

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: c/o Kalikhman & Rayz, LLC 1051 County Line Road, Suite "A" Huntingdon Valley, PA 19006

Address of Defendant: 5800 North Course Drive Houston, TX 77072

Place of Accident, Incident or Transaction: Philadelphia County

(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: \_\_\_\_\_ Judge \_\_\_\_\_ Date Terminated: \_\_\_\_\_

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?

Yes ☐ No ☐

2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?

Yes ☐ No ☐

3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?

Yes ☐ No ☐

4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?

Yes ☐ No ☐

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations

7. ☐ Civil Rights

8. ☐ Habeas Corpus

9. ☐ Securities Act(s) Cases

10. ☐ Social Security Review Cases

11. ☒ All other Federal Question Cases

(Please specify) 15 U.S.C. § 1692 et seq.

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury

6. ☐ Other Personal Injury (Please specify)

7. ☐ Products Liability

8. ☐ Products Liability — Asbestos

9. ☐ All other Diversity Cases

(Please specify)

### ARBITRATION CERTIFICATION

(Check Appropriate Category)

I, Eric Rayz, Esq., counsel of record do hereby certify:

☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

☒ Relief other than monetary damages is sought.

DATE: 12/3/14

Attorney-at-Law

87976

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 12/3/14

Attorney-at-Law

87976

Attorney I.D.#

DEC - 4 2014



**RB**

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CASE MANAGEMENT TRACK DESIGNATION FORM**

EBNER

v.

UNITED RECOVERY SYSTEMS, LP, et al.

CIVIL ACTION

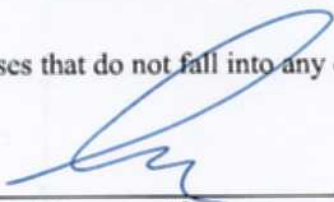
**14 6881**

NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ( )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ( )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ( )
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ( )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) (x)
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ( )

<u>12/3/14</u>		Plaintiff
<b>Date</b>	<b>Attorney-at-law</b>	<b>Attorney for</b>
<u>(215) 364-5030</u>	<u>(215) 364-5029</u>	<u>erayz@kalraylaw.com</u>
<b>Telephone</b>	<b>FAX Number</b>	<b>E-Mail Address</b>

(Civ. 660) 10/02

DEC - 4 2014

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

SUSAN EBNER, individually and on behalf of  
all others similarly situated

PLAINTIFF(S)

v.

UNITED RECOVERY SYSTEMS, LP; and  
DOES 1 through 10, inclusive,

DEFENDANT(S)

**Class Action Complaint**

Civil Action No.

Jury Trial Demanded

**FILED**

DEC 04 2014

MICHAEL E. KUNZ, Clerk  
By 12 Dep. Clerk

**14 6881**

Plaintiff Susan Ebner ("Plaintiff") on behalf of herself individually, and on behalf of all others similarly situated, alleges as follows:

**I. INTRODUCTION**

1. This is an action for damages brought by a consumer pursuant to the Fair Debt Collection Practices Act (hereinafter "FDCPA"), 15 U.S.C. § 1692 et seq.

2. In effectuating the FDCPA, Congress sought to limit the tactics a debt collector could use. Despite these plain truths, Defendant (defined herein) used inappropriate tactics to collect Plaintiff's debt.

3. Upon information and belief, Defendant used these very same tactics across the country against hundreds, if not thousands, of individuals who, fall within the ambit of the protections of the FDCPA.

4. Absent this action, Defendant's inappropriate tactics would continue unabated.

**II. THE PARTIES**

5. Plaintiff is an adult individual citizen of the Commonwealth of Pennsylvania.

Plaintiff resides in Philadelphia County.

6. Plaintiff is a “consumer,” as that term is defined and/or contemplated within the scope of FDCPA.

7. Defendant UNITED RECOVERY SYSTEMS, LP (hereinafter “Defendant”) is a business entity that regularly conducts business in the Eastern District of Pennsylvania, and is engaged in the business of debt collection within the Commonwealth of Pennsylvania.

8. Indeed, on its own website, <http://unitedrecoveryystems.com/>, Defendant provides the following information about itself:

United Recovery Systems, LP is a Texas-based Limited Partnership headquartered in Houston, Texas with offices in Arizona, Kentucky, and Oklahoma. URS has maintained consistent growth through the years by providing high-quality collection services to a select group of clients. Over the years we have established long-term relationships with the top issuers in the credit card, retail, commercial, and deficiency loan industries.

United Recovery Systems employs some of the most dedicated collection personnel in the industry. Our experienced management staff and our ability to supply our collectors with the most sophisticated tools available enables URS to attract the finest collectors in the industry.

See <http://unitedrecoveryystems.com/services/about/>, last visited on October 22, 2014 (emphasis supplied).

9. Further, the below image on Defendant’s website solicits collection clients:



Id.



10. Upon information and belief, Defendant is organized under the laws of the State of Texas and maintains its principal place of business address at 5800 North Course Drive Houston, TX 77072.

11. Plaintiff is unaware of the names and capacities of those defendants sued as DOES 1 through 10, but will seek leave to amend this complaint once their identities become known to Plaintiff. Upon information and belief, Plaintiff alleges that at all relevant times each defendant, including the DOE defendants 1 through 10, was the officer, director, employee, agent, representative, alter ego, or co-conspirator of each of the other defendants, and in engaging in the conduct alleged herein was in the course and scope of and in furtherance of such relationship.

12. Unless otherwise specified, Plaintiff will refer to all defendants collectively as "Defendant" and each allegation pertains to each Defendant.

13. Defendant is a "debt collector," as that term is defined and/or contemplated within the scope of FDCPA, and operates its debt collection enterprise from the same address.

14. Defendant uses instrumentalities of interstate commerce and mail in a business, whose principal purpose is collection of debts and/or regularly collects (or attempts to collect), directly or indirectly, debts owed or due or asserted to be owed or due another.

15. At all times material hereto, Defendant acted and/or failed to act in person and/or through duly authorized agents, servants, workmen, and/or employees, acting within the scope and course of their authority and/or employment for and/or on behalf of Defendant.

### **III. JURISDICTION AND VENUE**

16. This Honorable Court has jurisdiction pursuant to 15 U.S.C. § 1692k and 28 U.S.C. § 1337.

17. The Eastern District of Pennsylvania is the proper venue for this litigation, because:

- a. Plaintiff is a resident of the Eastern District of Pennsylvania and Defendant's wrongful conduct was directed to and was undertaken within the territory of the Eastern District of Pennsylvania; and
- b. Defendant conducts a substantial portion of its business in the Eastern District of Pennsylvania.

#### **IV. STATEMENT OF CLAIMS**

##### **A. BACKGROUND**

18. In May of 2014, Defendant sent Plaintiff a letter, dated May 7, 2014, regarding Plaintiff's alleged debt of \$5,727.51 with Chase Bank, N.A., referenced by the following sequence that appears immediately above Plaintiff's name in the top third portion of the correspondence "33136807." A true and correct copy of the letter is marked and attached hereto as Exhibit "A."

19. The debt at issue was incurred by Plaintiff for her personal, family, and household expenses.

20. The letter was sent in a "glassine window" envelope and the sequence "33136807" was clearly visible through this window. Exhibit "A."

21. In June of 2014, Defendant sent Plaintiff a letter, dated June 11, 2014, regarding the same debt, with the same sequent – "33136807" – appearing immediately above Plaintiff's name in the top third portion of the correspondence. A true and correct copy of the letter is marked and attached hereto as Exhibit "B."

22. The letter was sent in a "glassine window" envelope and the sequence

"33136807" was clearly visible through this window. Exhibit "B."

23. The letter disclosed that "33136807" was the account number Defendant – "URS No." – assigned to Plaintiff, which was used to identify Plaintiff in connection with Defendant's collection efforts with respect to the debt at issue. Exhibit "B."

24. In August of 2014, Defendant sent Plaintiff a letter, dated August 7, 2014, regarding the same debt, with the same sequence – "33136807" – appearing immediately above Plaintiff's name in the top third portion of the correspondence. A true and correct copy of the letter is marked and attached hereto as Exhibit "C."

25. The letter was sent in a "glassine window" envelope and the sequence "33136807" was clearly visible through this window. Exhibit "C."

26. The letter disclosed that "33136807" was the account number Defendant assigned to Plaintiff, which was used to identify Plaintiff in connection with Defendant's collection efforts with respect to the debt at issue. Exhibit "C."

27. In August of 2014, Defendant also sent Plaintiff a letter, dated August 8, 2014, regarding Plaintiff's alleged debt of \$16,532.26 with Citibank, N.A., referenced by the following sequence that appears immediately above Plaintiff's name in the top third portion of the correspondence "33726277." A true and correct copy of the letter is marked and attached hereto as Exhibit "D."

28. The debt at issue was also incurred by Plaintiff for her personal, family, and household expenses.

29. The letter was sent in a "glassine window" envelope and the sequence "33726277" was clearly visible through this window. Exhibit "D."

30. Plaintiff believes and, therefore, avers that "33726277" was the account number



Defendant assigned to Plaintiff, which was used to identify Plaintiff in connection with Defendant's collection efforts with respect to the debt at issue. Exhibit "D."

31. The sequences "33136807" and "33726277" constitute personal identifying information.

32. Defendant disclosed the sequences "33136807" and "33726277" on the face of the envelopes Defendant used for letters sent to Plaintiff.

33. Section 1692(f)(8) of the FDCPA specifically prohibits "[u]sing any language or symbol, other than the debt collector's address, on any envelope when communicating with a consumer."

34. The disclosure of Plaintiff's personal identifying information on the face of the envelope violated Section 1692(f)(8). See Douglass, et al. v. Convergent Outsourcing, 765 F.3d 299 (3rd Cir. 2014).

35. As described herein, Defendant's actions violated the applicable provisions of the FDCPA.

36. Defendant's conduct, as alleged herein, is (and was) deliberate, intentional, reckless, willful, and wanton.

37. Defendant's conduct, as alleged herein, is unfair, misleading, deceptive, and unconscionable.

38. Plaintiff and the Class he seeks to represent have been (and will continue to be) harmed due to Defendant's conduct, as set forth herein.

39. Plaintiff and the Class he seeks to represent have suffered and will continue to suffer damages due to Defendants' conduct, as set forth herein.

**CLASS ACTION ALLEGATIONS**

40. Plaintiff brings this action on behalf of himself and a class of similarly-situated individuals pursuant to Fed.R.Civ.P. 23.

41. Plaintiff also brings this action as a nationwide class action for Defendant's violations of the FDCPA on behalf of the following class of individuals: all natural persons in the United States, who were sent a letter from Defendant with the sequence representing Defendant's "URS No." visible on the face of the envelope, during the statutory period covered by this Complaint (the "FDCPA Class" or "Class").

42. The number of individuals in the FDCPA Class is so numerous that joinder of all members is impracticable. The exact number of members of in the Class can be determined by reviewing Defendant's records. Plaintiff is informed and believes and thereon alleges that there are over a hundred individuals in the defined Class.

43. Plaintiff will fairly and adequately protect the interests of the Class, and has retained counsel that is experienced and competent in class action and employment litigation. Plaintiff has no interests that are contrary to, or in conflict with, members of the Class.

44. A class action suit, such as the instant one, is superior to other available means for fair and efficient adjudication of this lawsuit. The damages suffered by individual members of the Class may be relatively small when compared to the expense and burden of litigation, making it virtually impossible for members of the Class to individually seek redress for the wrongs done to them.

45. A class action is, therefore, superior to other available methods for the fair and efficient adjudication of the controversy. Further, absent these actions, members of the Class likely will not obtain redress of their injuries, and Defendant will retain the proceeds of

violations of the FDCPA. In addition, Defendant is likely to continue to violate this statute.

46. Furthermore, even if any member of the Class could afford individual litigation against Defendant, it would be unduly burdensome to the judicial system. Concentrating this litigation in one forum will promote judicial economy and parity among the claims of individual members of the Class and provide for judicial consistency.

47. There is a well-defined community of interest in the questions of law and fact affecting the Class as a whole. The questions of law and fact common to the Class predominate over any questions affecting solely individual members of the action. Among the common questions of law and fact are:

- a. Whether Defendant disclosed debtor's "URS No." on the face of the mailing envelope;
- b. Whether Defendant violated 15 U.S.C. § 1692f; and
- c. Whether Plaintiff and the members of the Class have sustained damages and, if so, the proper measure of damages.

48. Plaintiff's claims are typical of the claims of members of the Class. Plaintiff and members of the Class have sustained damages arising out the same wrongful and uniform practices of Defendant.

49. Plaintiff knows of no difficulty that will be encountered in the management of this litigation that would preclude its continued maintenance.

**COUNT I  
FDCPA**

50. Plaintiff hereby incorporates all facts and allegations of this document by reference, as if fully set forth at length herein.

51. Defendant is a "debt collector" as that term is defined under the FDCPA.



52. As described herein, the actions of the Defendant violates the applicable provisions of the FDCPA.

53. Defendant's violations with respect to its collection efforts, include but are not limited to:

- a. Using unfair or unconscionable means to collect or attempt to collect any debt, in violation of 15 U.S.C. § 1692f; and
- b. Using language or symbols, other than the debt collector's address, on envelopes when communicating with a consumer, in violation of 15 U.S.C. § 1692f(8).

54. As a result of Defendant's violations of the FDCPA, Plaintiff and the members of the Class have suffered damages in an amount to be determined at trial.

**V. CLAIM FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays for:

- (a) A Declaration that Defendant has violated the applicable provisions of the FDCPA;
- (b) An Order designating this action as a class action pursuant to Fed.R.Civ.P. 23;
- (c) An Order appointing Plaintiff and her counsel to represent the Class;
- (d) An Order enjoining Defendant from any further violations of the FDCPA;
- (e) Actual damages;
- (f) Statutory damages;
- (g) Attorneys' fees and costs; and

(h) Such other relief as the Honorable Court shall deem just and appropriate.

**VI. DEMAND FOR JURY TRIAL**

Plaintiff demands a trial by jury as to all issues so triable.

Date: December 3, 2014

Respectfully submitted,  
**KALIKHMAN & RAYZ, LLC**

/s/

  
Arkady "Eric" Rayz  
Demetri A. Braynin  
1051 County Line Road, Suite "A"  
Huntingdon Valley, PA 19006  
Telephone: (215) 364-5030  
Facsimile: (215) 364-5029  
E-mail: erayz@kalraylaw.com  
E-mail: dbraynin@kalraylaw.com

**CONNOLLY WELLS & GRAY, LLP**

Gerald D. Wells, III  
Robert J. Gray  
2200 Renaissance Blvd., Suite 308  
King of Prussia, PA 19406  
Telephone: (610) 822-3700  
Facsimile: (610) 822-3800  
Email: gwells@cwg-law.com  
Email: rgray@cwg-law.com

Counsel for Plaintiff(s) and the Proposed  
Class(es)

UNITED RECOVERY SYSTEMS  
WWW.URS.COM



United Recovery Systems, L.P.  
Attention: Accounts Receivable  
2800 North Course Drive, Houston, TX 77058  
Telephone: 281-757-7000  
Fax: 281-757-7001

United Recovery Systems, L.P.  
P.O. Box 12000  
Houston, TX 77252-0000

United Recovery Systems, L.P. is a subsidiary of

These terms of payment are subject to your payment.

YOUR DELINQUENT ACCOUNT HAS BEEN RETURNED TO THIS OFFICE FOR COLLECTION.

These terms payment is in full of any delinquent amount, payable to our client, in the enclosed envelope.

Please note that this office will not accept any payment until the date of the bill is paid in full. If you have any questions or need more information, please call our office at 281-757-7000. We will be happy to assist you. If you have any questions or need more information, please call our office at 281-757-7000. We will be happy to assist you. If you have any questions or need more information, please call our office at 281-757-7000. We will be happy to assist you.

# EXHIBIT "A"

We have had your account in arrears for a long time. We are now offering you a chance to pay your account in full. If you have any questions or need more information, please call our office at 281-757-7000. We will be happy to assist you. If you have any questions or need more information, please call our office at 281-757-7000. We will be happy to assist you.

This agreement is from a debt collector. We are required to return you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Respectfully,

LACOURIA N. TAYLOR  
281-757-7000 ext 200  
United Recovery Systems, L.P.  
P.O. Box 12000  
Houston, TX 77252-0000

The enclosed envelope contains the payment for your account.

If you want to us not ask us to stop communicating with you about this debt, we will not. If you want this debt, you will owe it. We will not stop communicating with you about this debt. If you have any questions or need more information, please call our office at 281-757-7000. We will be happy to assist you. If you have any questions or need more information, please call our office at 281-757-7000. We will be happy to assist you.



5800 North Course Drive  
Houston, Texas 77072



5/7/2014

Address Service Requested

#BWNFTZF #URS7740900614053#



Susan Ebner



UNITED RECOVERY SYSTEMS<sup>®</sup>

WWW.URSL.COM

Creditor: Chase Bank U.S.A., N.A.  
Account No.: XXXXXXXXXXXXX2603  
Amount Due: \$5,727.51 as of 5/7/2014  
Telephone: 888-732-7009, ext 9064  
Account Number Masked for Your Security

United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929



Please detach at perforation and return with your payment.

**YOUR DELINQUENT ACCOUNT HAS BEEN REFERRED TO THIS OFFICE FOR COLLECTION!!!!**

Please remit payment in full of any undisputed amount, payable to our client, in the enclosed envelope.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within the thirty day period that the debt, or any portion thereof, is disputed, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

We trust that your intention is to address this long overdue debt. If you wish to make payment arrangements, you can call our office 24 hours a day at 888-732-7009, Ext. 9064 so we can assist you in resolving this matter. As of the date of this letter you owe the amount stated above. For further information about your balance please call your account representative.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

LAQUISHA N TAYLOR  
888-732-7009, ext 9064  
United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

Traducción en español  
al lado reverso!

If you write to us and ask us to stop communicating with you about this debt, we will, but if you owe this debt, you will still owe it and the debt may still be collected from you. If you have a complaint about the way we are collecting this debt, you may write to our Contact Center, 5800 North Course Drive, Houston, TX 77072 or call us toll-free at (800) 326-8040 between 9:00 A.M. CST and 5:00 P.M. CST Monday-Friday.

5800 North Course Drive  
Houston, Texas 77072



5/7/2014

Address Service Requested

#BWNFTZF #URS7740900614053#



Susan Ebner



UNITED RECOVERY SYSTEMS<sup>®</sup>

WWW.URSL.COM

Acreedor: Chase Bank U.S.A., N.A.  
Cuenta No.: XXXXXXXXXXXXX2603  
Importe debido como de: 5/7/2014 \$5,727.51  
Para asistencia en español llame: (800) 354-4150

United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929



Por favor destacar al perforación y retornar con su pago.

### NUESTRA OFICINA ESTA ENCARGADA DE COBRAR SU CUENTA EN ESTADO DELINCUENTE

Por favor remita el pago total por la cantidad acordada a nombre de nuestro cliente en el sobre adjunto.

Nuestra oficina supone que la deuda es válida a menos que usted nos notifique dentro de 30 días a partir del recibo de este aviso que usted disputa la validez de esta cuenta en su totalidad o parcialmente. Si usted notifica esta oficina en la escritura dentro del periodo de treinta-día que la deuda, o cualquier porción del mismo, se disputa, nuestra oficina se encargará de obtener verificación de la deuda o de obtener una copia del fallo y de enviarle a usted por correo una copia de dicho fallo o verificación. Si usted solicita por escrito 30 días a partir del recibo de este aviso el nombre y la dirección del acreedor original de la deuda, nuestra oficina se los facilitará si no son los mismos que aparecen en esta cuenta.

Confiamos en que usted tenga la intención de pagar esta deuda atrasada larga. Si desea hacer arreglos para pagar la cuenta, para asistencia en español 24 horas al día llame: (800) 354-4150, para que podamos asistirlo en este asunto. Desde la fecha de esta carta usted debe la cantidad indicada arriba. Para mayor información sobre su balance por favor llame a su representante.

Esta comunicación es de parte de un cobrador. Es requisito informarlo a usted de nuestra intención de cobrar la deuda y de que toda la información obtenida. Será utilizada con este propósito.

Atentamente,

LAQUISHA N TAYLOR  
(800) 354-4150  
United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

English text on other side!

Si nos escribe y pide que dejemos de comunicarnos con usted respecto a esta deuda, los haremos. Sin embargo, si usted realmente debe esta deuda, continuará debiéndola y es posible que el acreedor colectar. Si tiene una queja acerca de la manera en la que estamos coleccionando esta deuda, usted puede escribirnos a nuestro Centro de Contacto ("Contact Center"), 5800 North Course Drive, Houston, TX 77072 o puede llamarnos sin cargo alguno al (800) 326-8040 entre las horas de 9:00 A.M. tiempo central ("central time") a 5:00 P.M. tiempo central ("central time") de lunes a viernes.

# **EXHIBIT “B”**



5800 North Course Drive  
Houston, Texas 77072



June 11, 2014

Address Service Requested

#BWNFTZF #URS2628123514066#



Susan Ebner



UNITED RECOVERY SYSTEMS<sup>®</sup> LP

WWW.URSI.COM

Date: June 11, 2014  
Creditor: Chase Bank U.S.A., N.A.  
Account No.: XXXXXXXXXXXXX2603  
URS No.: [REDACTED]  
Account Balance: -\$5,727.51  
Telephone: 888-732-7009, ext 4987  
Call Our Office 24 Hours A Day  
Account Number Masked for Your Security

### SETTLEMENT OFFER \$2,291.00 IN 3 PAYMENTS

Our client Chase Bank U.S.A., N.A. is offering you a settlement of \$2,291.00 in 3 payments over 3 months starting on June 25, 2014.

Once all three (3) payments of \$763.67 each have been paid to our office on time, we will consider this account settled in full.

Each payment must be received by the due date or this settlement will be cancelled. If the settlement is cancelled any payments already received will be credited towards the full balance. Please send in your payments along with the payment stub to the address listed on the coupon.

Please call our toll free number, 888-732-7009 to confirm your interest in the settlement offer or to explain your circumstances.

Chase Bank U.S.A., N.A. is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank U.S.A., N.A. is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,  
MRS W WHITE ext. 4987  
United Recovery Systems, LP

*Detach Coupon And Mail Payment*

1 OF 3

ACC# [REDACTED] - 0306  
Mail Payment To:  
United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

Payment Amt - \$763.67  
Due Date - June 25, 2014  
Payable to: Chase Bank U.S.A., N.A.  
Detach Coupon And Mail Payment

2 OF 3

ACC# [REDACTED] - 0306  
Mail Payment To:  
United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

Payment Amt - \$763.67  
Due Date - July 25, 2014  
Payable to: Chase Bank U.S.A., N.A.  
Detach Coupon And Mail Payment

3 OF 3

ACC# [REDACTED] - 0306  
Mail Payment To:  
United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

Payment Amt - \$763.67  
Due Date - August 24, 2014  
Payable to: Chase Bank U.S.A., N.A.  
Detach Coupon And Mail Payment

# **EXHIBIT “C”**

5800 North Course Drive  
Houston, Texas 77072



August 7, 2014

Address Service Requested

#BWNFTZF #URS2461592414083#



Susan Ebner



UNITED RECOVERY SYSTEMS<sup>®</sup>

WWW.URSI.COM

Date: August 7, 2014  
Creditor: Chase Bank U.S.A., N.A.  
Account No.: XXXXXXXXXXXXX2603  
URS No: [REDACTED]  
Amount Due: \$5,727.51  
Telephone: 888-793-6186, ext 8628  
Account Number Masked for Your Security

United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929



Please detach at perforation and return with your payment.

### Save Money by Settling Your Account

We have been trying to contact you with regard to the referenced account. Our client has agreed to allow you to settle this account for less than the full balance. Chase Bank U.S.A., N.A. has agreed to offer you a settlement of \$2,291.00, to be paid in 12 payments over a 12 month period.

Your first payment must be received within 10 days of the date of this mailing. Consecutive payments are to be made at a minimum of once every 30 days until the settlement amount is paid. Each payment must be received in the described time frame or the settlement offer will be cancelled. If the settlement is cancelled any payments already received will be credited towards the full balance.

If you are unable to take advantage of a settlement offer our client has asked us to work with you to negotiate a payment plan based upon your individual circumstances.

Please call our toll-free telephone number as soon as possible to discuss settlement of this account. We WILL work with you. You can call MRS W WHITE at our toll-free number 24 hours a day at 888-793-6186, extension 8628. We look forward to helping you resolve this account.

Chase Bank U.S.A., N.A. is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If Chase Bank U.S.A., N.A. is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

MRS W WHITE, ext 8628  
United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

Creditor: Chase Bank U.S.A., N.A.  
Account No.: XXXXXXXXXXXXX2603  
URS No: [REDACTED]  
Amount Due: \$5,727.51 as of August 7, 2014  
Telephone: 888-793-6186, ext8628  
Account Number Masked for Your Security



# **EXHIBIT “D”**

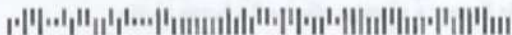
5800 North Course Drive  
Houston, Texas 77072



8/8/2014

Address Service Requested

#BWNFTZF #URS2573603514089#



Susan K. Ebner



UNITED RECOVERY SYSTEMS<sup>®</sup>

WWW.URSL.COM

Creditor: Citibank, N.A.

CITI AT&T UNIVERSAL MASTERCARD

Account No.: XXXXXXXXXXXXX4980

Amount Due: \$16,532.26 as of 8/8/2014

Telephone: 866-740-3104, ext 3466

You May Call Our Office 24 Hours A Day

Account Number Masked for Your Security

United Recovery Systems, LP

P.O. Box 722910

Houston, TX 77272-2910



Please detach at perforation and return with your payment.

**YOUR DELINQUENT ACCOUNT HAS BEEN LISTED WITH THIS OFFICE  
FOR COLLECTION!!!!**

Please remit payment in full of any undisputed amount, payable to our client, in the enclosed envelope.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within the thirty day period that the debt, or any portion thereof, is disputed, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

We trust that your intention is to address this long overdue debt. If you wish to make payment arrangements you can call our office 24 hours a day, at 866-740-3104, Ext. 3466 so we may assist you in resolving this matter. As of the date of this letter you owe the amount stated above. Because your account continues to accrue interest and may accrue late and other charges on all owed balances pursuant to your agreement with Citibank, N.A., the amount due on the date you pay may be greater. If you pay the amount above an adjustment may be necessary after we receive your check. If so, we will contact you. For further information about your balance please call your account representative.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

CHRISTOPHER TEMPLE  
866-740-3104, ext 3466  
United Recovery Systems, LP  
P.O. Box 722910  
Houston, TX 77272-2910

Traducción en español  
al lado reverso!

If you write to us and ask us to stop communicating with you about this debt, we will, but if you owe this debt, you will still owe it and the debt may still be collected from you. If you have a complaint about the way we are collecting this debt, you may write to our Contact Center, 5800 North Course Drive, Houston, TX 77072 or call us toll-free at (800) 326-8040 between 9:00 A.M. CST and 5:00 P.M. CST Monday-Friday.



5800 North Course Drive  
Houston, Texas 77072



8/8/2014

Address Service Requested

#BWNFTZF #URS2573603514089#



Susan K. Ebner



UNITED RECOVERY SYSTEMS<sup>SM</sup>  
WWW.URSI.COM

Acreedor: Citibank, N.A.

CITI AT&T UNIVERSAL MASTERCARD

Cuenta No.: XXXXXXXXXXXXXXX4980

Importe debido como de: 8/8/2014 \$16,532.26

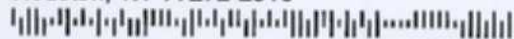
Para asistencia en español llame: (800) 354-4150

Usted puede llamar a nuestra oficina 24 horas al día.

United Recovery Systems, LP

P.O. Box 722910

Houston, TX 77272-2910



Por favor destacar al perforación y retornar con su pago.

### NUESTRA OFICINA ESTA ENCARGADA DE COBRAR SU CUENTA EN ESTADO DELINCUENTE

Por favor remita el pago total por la cantidad acordada a nombre de nuestro cliente en el sobre adjunto.

Nuestra oficina supone que la deuda es válida a menos que usted nos notifique dentro de 30 días a partir del recibo de este aviso que usted disputa la validez de esta cuenta en su totalidad o parcialmente. Si usted se sirve de notificar a esta oficina por escrito dentro de un período de 30 días a partir del recibo de este aviso, nuestra oficina se encargará de obtener verificación de la deuda o de obtener una copia del fallo y de enviarle a usted por correo una copia de dicho fallo o verificación. Si usted solicita por escrito 30 días a partir del recibo de este aviso el nombre y la dirección del acreedor original de la deuda, nuestra oficina se los facilitará si no son los mismos que aparecen en esta cuenta.

Confiamos en que usted tenga la intención de liquidar esta deuda pendiente. Si desea hacer arreglos para pagar la cuenta, para asistencia en español 24 horas al día llame: (800) 354-4150, para que podamos asistirlo en este asunto. Desde la fecha de esta carta usted debe la cantidad indicada arriba. Como su cuenta sigue aumentando intereses, cargos de pagos tarde y otros gastos que pueden cambiar con el transcurso de los días. La cantidad que usted deba en la fecha que usted decida pagar podría ser mayor. Si usted paga la cantidad indicada arriba, un ajuste podría ser necesario después que recibamos su pago. Si es el caso nos comunicaremos con usted. Para mayor información sobre su balance por favor llame a su representante.

Esta comunicación es de parte de un cobrador. Es requisito informarlo a usted de nuestra intención de cobrar la deuda y de que toda la información obtenida. Será utilizada con este propósito.

Atentamente,

CHRISTOPHER TEMPLE  
(800) 354-4150  
United Recovery Systems, LP  
P.O. Box 722910  
Houston, TX 77272-2910

English text on other side!

Si nos escribe y pide que dejemos de comunicarnos con usted respecto a esta deuda, los haremos. Sin embargo, si usted realmente debe esta deuda, continuara debiéndola y es posible que el acreedor coleccionar. Si tiene una queja acerca de la manera en la que estamos coleccionando esta deuda, usted puede escribirnos a nuestro Centro de Contacto ("Contact Center"), 5800 North Course Drive, Houston, TX 77072 o puede llamarnos sin cargo alguno al (800) 326-8040 entre las horas de 9:00 A.M. tiempo central ("central time") a 5:00 P.M. tiempo central ("central time") de lunes a viernes.